

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN THE APPLICATION OF:

APPLICANT : JOE W. ALMEIDA

SERIAL NO. : Unassigned ART UNIT: Unassigned

FILED : Herewith EXAMINER: Unassigned

FOR : MORTGAGE OPTION METHOD

ASSISTANT COMMISSIONER OF PATENTS
WASHINGTON, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT
35 U.S.C. 6; 37 C.F.R. 1.97; 1.98

Submitted herewith are copies of related art foreign patents and/or publications identified and discussed in the specification of the above identified application under the heading: "DESCRIPTION OF THE RELATED ART." These are identified on the attached PTO-1449 form, together with related U.S. Patent Publications.

The discussion of these related art patents and/or publications in the attached specification is believed to satisfy the duty to disclose requirements as set forth in the above identified statute and rules.

Respectfully submitted,



Richard C. Litman
Registration No. 30,868
(703) 486-1000

RCL: erm

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY DOCKET NO. 22714.00	SERIAL NO.
INFORMATION DISCLOSURE CITATION IN AN APPLICATION		APPLICANT Joe W. ALMEIDA	
(Use several sheets if necessary)		FILING DATE	GROUP

U.S. PATENT DOCUMENTS

Examiner Initials	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE If appropriate
	2001/0013017	08/2001	Berger, J.			
	2002/0019805	02/2002	Kalotay, A.			
	2002/0046158	04/2002	Kelly et al.			
	2002/0059137	05/2003	May, A.			
	2002/0103750	08/2002	Herzfeld, T.			

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

EXAMINER	DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.